

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

1300 I STREET, N. W.  
WASHINGTON, DC 20005-3315

202 • 408 • 4000  
FACSIMILE 202 • 408 • 4400

Jc925 U.S. PTO  
09/694791  
10/24/00

ATLANTA  
404•653•6400  
PALO ALTO  
650•849•6600

WRITER'S DIRECT DIAL NUMBER:

(202) 408-4206

TOKYO  
011•813•3431•6943  
BRUSSELS  
011•322•646•0353

October 24, 2000

ATTORNEY DOCKET NO. 05793.3032

**Box PATENT APPLICATION**  
**Assistant Commissioner for Patents**  
**Washington, D.C. 20231**

New U.S. Patent Application  
Title: **SYSTEMS, METHODS, AND APPARATUS FOR  
INSTANT ISSUANCE OF A CREDIT CARD**  
Inventors: Richard Jaros et al.

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application - 22 pages, including 5 independent claims and 14 claims total.
2. Drawings - 10 sheets of drawings (Figures 1-10).
3. Declaration and Power of Attorney
4. Assignment
5. Check for \$750.00 (including filing fee for \$710.00 and \$40.00 for Assignment recording fee).

Please address all correspondence with respect to this application to:

Finnegan, Henderson, Farabow,  
Garrett & Dunner, L.L.P.  
1300 I Street, N.W.  
Washington, D.C. 20005-3315

10/24/00  
Jc925 U.S. PTO

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Assistant Commissioner for Patents

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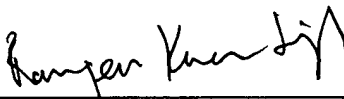
This application is being filed under the provisions of 37 C.F.R. § 1.53(f). Applicants await notification from the Patent and Trademark Office of the time set for filing the Declaration.

Please accord this application a serial number and filing date.

The Commissioner is hereby authorized to charge any additional filing fees due and any other fees due under 37 C.F.R. § 1.16 or § 1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

By:   
Ranjeev K. Singh  
Reg. No. 47,093

RKS/vjw  
Enclosures